

Pages Marked to Show Changes

In the Specification

In the paragraph beginning at page 21, line 9.

The software architecture of the invention as indicated in Figure 2 may include applications which process transactions from stored value cards or so-called "smart cards." Such software is graphically designated 54 as a stored value application. This application contains the instructions necessary to process the various transaction schemes associated with stored value cards, as well as the information necessary to communicate information concerning the use of stored value cards to and from various external networks and devices. Typically stored value cards work in connection with or as an adjunct to a credit or debit card. This enables a single smart card to operate as a credit card or debit card, as well as a cash substitute. The stored value application 54 may also operate to add value to a stored value card either on a credit or debit basis through internal processing and/or by communication with external [of] authorization systems or networks.

In the paragraph beginning at page 28, line 4.

A protocol portion of the software in the device driver is schematically indicated 74. Protocol portion 74 [24] is connected to and controls the physical hardware 72 in accordance

with its application programming interface ("API"). The protocol portion of the device driver 70 operates on an incoming message to strip any protocol dependent parts of the raw message. This is done based on the protocol definition which is programmed in the device driver component. The protocol portion 74 also operates to provide a data item representative of the identity or physical address of the particular terminal from which the message is coming.

In the paragraph beginning at page 92, line 14.

Thus, the new financial transaction processing system and method of the exemplary form of the present invention achieves the above stated objectives; eliminates difficulties in the use of prior devices, systems and methods; solves problems; and attains the desirable results described herein.

#### In the Claims

1. (once amended) A system for processing financial transactions comprising:

a database including [related] data concerning transaction message formats, wherein the [said] database includes stored information concerning transformation of messages between at least one [a standardized] internal message format and a plurality of external message formats including at least one external message format for communicating with an ATM; and

a computer in operative connection with the database, wherein the computer includes a message gateway router software function (MGR), wherein the [said] MGR is operative to determine a format of a received message, the received message having [one of] either the internal format or one of the [an] external formats and a message direction indicator associated with the message, the message direction indicator being indicative of either an incoming message direction or an outgoing message direction, and [to transform the message to the other of said formats] wherein when the received message is in the internal format the MGR is operative responsive to the message direction indicator being indicative of the outgoing message direction to transform the message selectively to any one of the plurality of external formats, and wherein when the received message is in one of the plurality of external formats the MGR is operative responsive to the message direction indicator being indicative of the incoming message direction to transform the message to the internal format.

2. (once amended) The system according to claim 1 and further comprising a [second] plurality of external devices including at least one ATM, wherein each external device is in operative connection with the computer and communicates with the computer through messages in one of the external formats, and wherein the database further includes data representative of each external device and an external format used to communicate with the device, and wherein the MGR is operative responsive to the stored data to convert a message received from the device

from the external format associated with the device to the internal format, and to convert a message to the device from the internal format to the external format.

5. (once amended) The system according to claim 2 wherein the [said] database includes data representative of message types for each of the internal and external formats, and wherein the [said] offset and length information defines a location of data representative of a message type in each of the [said] formats, and wherein the MGR is operative to transform the message responsive to the data representative of the message type.

36. (once amended) A system for processing financial transactions comprising:

a computer in operative connection with a database means for storing data representative of information for transforming messages between at least one [an] internal message format and a plurality of external message formats including at least one external message format for communicating with an ATM, and wherein the computer is operative to set a message direction corresponding to each message processed by the computer wherein the message direction is indicative of whether a corresponding message is in the internal message format or one of the external message formats;

a transforming means in operative connection with the computer for transforming messages between the external formats and the internal format [formats]

responsive to the message direction corresponding with each respective message  
and the information stored in the database means;

a plurality of external device including at least one ATM, each said external  
device being in operative connection with the computer and operative to send and  
receive messages; and

processing means operating in the computer wherein the processing means is  
operative to send and receive messages in the internal format, and wherein the  
processing means is operative to communicate with the external devices by  
passing messages through the transforming means.

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Remarks

Claims 1, 2, 5 and 36 have been amended herein. Claims 3, 4, 6 and 37 were rewritten without amendment for convenience. Claims 38-77 have been added. Claims 1-6 and 36-77 are now pending.

The Specification has been amended to indicate the related applications and Applicants claim for priority pursuant to 35 U.S.C. § 120 and 35 U.S.C. § 119(e). Minor corrections and clarifications have been made to the Specification. No new matter has been added.

Fees for Additional Claims

Please charge the fees for twenty-seven (27) total claims in excess of twenty (\$486) and eight (8) additional independent claims in excess of three (3) (\$640) and any other fee due to deposit account 09-0428.

Conclusion

Favorable consideration of all pending claims is respectfully requested.

Respectfully submitted,



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